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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7	
	Chapter 11 Chapter 12 Chapter 13	Check if this is a amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Jessica	
	First name	First name
Write the name that is on	N	
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Woods	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.		
	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
. Only the last 4 digits of your Social	XXX - XX- <u>2714</u>	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

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Debtor 1 Jessica First Name	N Middle Name	Woods Last Name	Case number (if known)	_
	About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):	
4. Any business names and Employer	I have not used any business	names or EINs.	I have not used any business names or EINs.	
Identification Numbers (EIN) you have used in the last	Business name		Business name	
8 years Include trade names and	Business name		Business name	
doing business as names	EIN		EIN	
	EIN		EIN	
5. Where you live	1005 C.Christiana Avanua Art C		If Debtor 2 lives at a different address:	
	1325 S Christiana Avenue, Apt 3 Number Street		Number Street	
	Chicago Illinois City State	60623 Zip Code	City State Zip Code	_
	Cook		County	
	County If your mailing address is diffe above, fill it in here. Note that the notices to you at this mailing address.	e court will send any	If Debtor 2's mailing address is different from yours fill it in here. Note that the court will send any notices to this mailing address.	
	Number Street		Number Street	_
	City State	Zip Code	City State Zip Code	_
6. Why you are choosing this district	Check one:		Check one:	
to file for bankruptcy	Over the last 180 days before lived in this district longer than		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.)
	I have another reason. Explain	. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408	8.)
				—

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De	ebtor 1 Jessica	N	Wood		Case number (if kno	own)		
	First Name	Middle Nam		lame				
Pa	Tell the Court Abo	ut Your Bankrup	tcy Case					
7.	The chapter of the Bankruptcy Code you are choosing to file under			each, see <i>Notice Req</i> ithe top of page 1 and			ndividuals Filing for	
8.	How you will pay the fee	 ✓ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). ☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 						
9.	Have you filed for bankruptcy within the last 8 years?	No. ✓ Yes. District District	Northern District of I		11/30/2012 MM / DD / YYYY 1/20/2015 MM / DD / YYYY	Case number Case number Case number	12-47296 15-01822	
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	if known	
11.	Do you rent your residence?	✓ No.	r landlord obtained a	n eviction judgment a nent About an Eviction ition.		<i>st You</i> (Form 10	1A) and file it with	

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Woods Debtor 1 Jessica Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Jessica N Woods Case number (if known)

First Name Middle Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

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Woods Debtor 1 Jessica Case number (if known) First Name Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded □ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$10,000,000,001-\$50 billion to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Jessica Woods Signature of Debtor 1 Signature of Debtor 2 Executed on ___7/16/2018 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Jessica	N	Woods	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the i	nformation in the sched	ules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		'
need to file this page.	/s/ Mike Miller		Date	7/16/2018
	Signature of Attorney f	or Debtor		M / DD / YYYY
	Mike Miller			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3122568728	Email address	mmiller@semradlaw.com
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Jessica	N	Woods
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

П	Check if this is an
_	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	φυ.υυ ——————————————————————————————————
1b. Copy line 62, Total personal property, from Schedule A/B	\$25,400.00
1c. Copy line 63, Total of all property on Schedule A/B	\$25,400.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	¢10 501 00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$10,591.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	·
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$6,307.00
Your total liabilities	\$16,898.00
Part 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	ΦΩ 7 ΩΩ ΩΩ
. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,723.22
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,723.22

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Woods Debtor 1 Jessica Case number (if known) First Name Middle Name Last Name **Answer These Questions for Administrative and Statistical Records** Part 4: 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. \square 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$5,400.07 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: **Total claim** From Part 4 on Schedule E/F, copy the following: \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	informati	on to identify your ca	ase.		3				
		· · · · · · · · · · · · · · · · · · ·							
Debtor 1		ssica st Name	N Middle N	ame	Woods Last Name				
Debtor 2		01.140	dais i	uo	20011101110				
(Spouse, if fi	ling) Fire	st Name	Middle N	ame	Last Name				
United Sta	ates Bankı	ruptcy Court for the:	Northern		District of Illinois (State)				
Case num (If known)	nber				(Grate)				
Officia	al Forr	m 106A/B						Check if this is an amended filing	
Sche	dule A	A/B: Prope	rty					12/1	
category v responsible write your	where you le for sup name an	u think it fits best. E plying correct inform nd case number (if k	Be as complete and mation. If more sp nown). Answer e	nd ac pace very	asset only once. If an asset ccurate as possible. If two ma is needed, attach a separate question. r Other Real Estate You	arried people a e sheet to this	re filing together, both a form. On the top of any a	re equally	
1. Do you	ı own or l	have any legal or eq	uitable interest i	n an	y residence, building, land, o	r similar prope	rty?		
√	No. Go t		•		, , ,		•		
	Yes. Whe	ere is the property?							
1.1				Wh	at is the property? Check all the	hat apply.		claims or exemptions. Put red claims on Schedule D:	
1.1	Street address, if available, or other description		other description	H	Single-family home Duplex or multi-unit building		Creditors Who Have Claims Secured by Property		
	-			H	Condominium or cooperative		Current value of the	Current value of the	
				Ħ	Manufactured or mobile home		entire property?	portion you own?	
	Number	Street			Land		Beer the the colour	e a company and the	
	Number Street				Investment property		Describe the nature of interest (such as fee s		
	City	City State Zip Code		Timeshare Other			the entireties, or a life estate), if known.		
	•		·	Wh one	o has an interest in the prope	erty? Check	Check if this is co (see instructions)	mmunity property	
					Debtor 1 only				
					Debtor 2 only				
					Debtor 1 and Debtor 2 only				
					At least one of the debtors and	another			
					er information you wish to a perty identification number:	dd about this i	tem, such as local		
If you	own or h	ave more than one, lis	st here:	pro	perty identification number.				
,		,		Wh	at is the property? Check all t	hat apply.	Do not deduct secured	claims or exemptions. Put	
1.2	Stroot ad	dress, if available, or	other description		Single-family home			red claims on Schedule D: nims Secured by Property.	
	Street au	diess, ii avaliable, oi t	otilei description		Duplex or multi-unit building		Current value of the	Current value of the	
					Condominium or cooperative		entire property?	portion you own?	
					Manufactured or mobile home				
	Number	Street		H	Land Investment property		Describe the nature o	f your ownership	
				H	Timeshare		interest (such as fee s the entireties, or a life		
	City	State	Zip Code	H	Other		——————————————————————————————————————	e estatej, ii kilowii.	
				Wh.	o has an interest in the prope	erty? Check	Check if this is co (see instructions)	mmunity property	
					Debtor 1 only				
					Debtor 2 only				
					Debtor 1 and Debtor 2 only				
					At least one of the debtors and	another			
					er information you wish to a perty identification number:	dd about this i	tem, such as local		

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Debtor 1	Jessica First Name	N Middle Name	Woods Last Name	Case number (if known)		
	et address, if available, or oth	er description	Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Debtor 1 only Debtor 2 only At least one of the debtors and another operty identification number:	the amount of Creditors Who Current valuentire proper Describe the interest (sue the entiretic check one. Check is (see inseed)	of any secu- no Have Clai ue of the erty? e nature of ch as fee s es, or a life f this is co tructions)	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own? f your ownership imple, tenancy by e estate), if known. mmunity property
you ha	the dollar value of the portive attached for Part 1. Wri	ion you own for al te that number he	Il of your entries from Part 1, including	ng any entries for pages		
Do you ow you own the	rn, lease, or have legal or en at someone else drives. If young, trucks, tractors, sport util	equitable interest iou lease a vehicle, a	in any vehicles, whether they are requisor report it on Schedule G: Executory Coycles		•	
3.1	Make Model: Year: Approximate mileage: Other information: 2013 Dodge Dart	Dodge Dart 2013 90000	Who has an interest in the proper one. ✓ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and a community projects of the debtors.	the amount Creditors W Current val entire prop \$7550.00	of any secu ho Have Cla ue of the	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own? \$7550.00
3.2	Make Model: Year: Approximate mileage: Other information:		instructions) Who has an interest in the proper one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a continuous instructions)	the amount Creditors Wi Current val entire prop	of any secu ho Have Cla ue of the	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property. Current value of the portion you own?

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	Jessica First Name	N Middle Name	Woods Last Name	Case numbe	r (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> hims Secured by Property. Current value of the portion you own?
			At least one of the debtors Check if this is communinstructions)			
3.4	Make Model: Year: Approximate mileage:		Who has an interest in the one. Debtor 1 only	property? Check	the amount of any secu Creditors Who Have Cla	claims or exemptions. Put red claims on <i>Schedule D:</i> nims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor	•	Current value of the entire property?	Current value of the portion you own?
✓ □	mples: Boats, trailers, motor No Yes Make Model:	s, personal watercraft, f	who has an interest in the one.	·	Do not deduct secured	al de la companya de
	Year:		Debtor 1 only			ciaims or exemptions. Put red claims on <i>Schedule D:</i>
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is commun	s and another	Creditors Who Have Clar Current value of the entire property?	• • • • • • • • • • • • • • • • • • •
4.2			Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor	s and another nity property (see	Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule D ims Secured by Property. Current value of the portion you own? claims or exemptions. Put
4.2	Other information: Make Model:		Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is commur instructions) Who has an interest in the one.	s and another nity property (see property? Check	Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule Daims Secured by Property. Current value of the portion you own? claims or exemptions. Put ired claims on Schedule Daims on Schedul
	Other information: Make Model: Year: Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on	s and another nity property (see property? Check nly s and another nity property (see	Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property?	red claims on Schedule D. ims Secured by Property. Current value of the portion you own? claims or exemptions. Put ired claims on Schedule D. ims Secured by Property. Current value of the

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Debtor 1 Jessica Woods Case number (if known) First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$1300.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Used Electronics - 4 TV's, 1 laptop, 2 tablets, 1 game system, 2 cell phone Yes. Describe... \$1600.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$600.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc Jewelry \$100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$3600.00 for Part 3. Write that number here

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Woods Debtor 1 Jessica Case number (if known) First Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 5/3rd Bank \$0.00 \$100.00 17.2. Checking account: Bank of America 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Dep.	tor 1 Jessica First Name	N Middle Name	Woods Last Name	Case number (if known)				
20.	20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.							
		ents are those you cannot transfer	to someone by signing	or delivering them.				
	Yes. Give specific information about them	Issuer name:						
		-						
21.	Retirement or pension Examples: Interests in If		, thrift savings accounts,	or other pension or profit-sharing plans				
	□ No							
	✓ Yes. List each	Type of account:	Institution name:					
	account separately.	401(k) or similar plan:	401K through employe	er	\$13000.00			
	зерагасну.	Pension plan:						
		IRA:						
		Retirement account:			-			
		Keogh:			<u> </u>			
		Additional account:						
		Additional account:						
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public						
	No		Institution name:					
	✓ Yes	Electric:						
		Gas:			_			
		Heating oil:						
		Security deposit on rental unit:	w/ landlord		\$1150.00			
		Prepaid rent:						
		Telephone:			_			
		Water:	. <u> </u>					
		Rented furniture:						
		Other:						
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)				
	✓ No							
	Yes	Issuer name and description:						

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Debt	or 1 Jessica	N	Woods	Case number (if known)	
24.	First Name Interests in an edu	Middle Name	Last Name	er a qualified state tuition program.	
)(1), 529A(b), and 529(b)(1).			
	✓ No Institution Yes	tution name and description. S	Separately file the records of any interes	sts.11 U.S.C. § 521(c):	
25.	Trusts, equitable of exercisable for you		ty (other than anything listed in line	e 1), and rights or powers	
	√ No				
	Yes. Describe				
26.	Patents convicts	ts trademarks trade secre	ts, and other intellectual property		
20.			ceeds from royalties and licensing agre	eements	
	No No Describe				
	Yes. Describe				
27.	Licenses, franchis	es, and other general intan	gibles		
		permits, exclusive licenses, co	poperative association holdings, liquor	licenses, professional licenses	
	✓ No Yes. Describe				
	ш				
Mon	ney or property o	wed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property or				portion you own? Do not deduct secured
	Tax refunds owed t ✓ No	o you		Endoral:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed t ✓ No — Yes. Give specification about ther	o you ic information n, including whether		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed t No Yes. Give specification about ther you alread	o you ic information		State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed t No Yes. Give specification about ther you alread	o you ic information n, including whether y filed the returns			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to No Yes. Give specification about there you alread and the tax Family support Examples: Past due	o you ic information n, including whether y filed the returns x years	al support, child support, maintenance,	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specification about their you alread and the tax Family support Examples: Past due No	o you ic information n, including whether y filed the returns x years	al support, child support, maintenance,	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specification about their you alread and the tax Family support Examples: Past due No	o you ic information n, including whether y filed the returns x years	al support, child support, maintenance,	State: Local: , divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specification about their you alread and the tax Family support Examples: Past due No	o you ic information n, including whether y filed the returns x years	al support, child support, maintenance,	State: Local: , divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to No Yes. Give specification about their you alread and the tax Family support Examples: Past due No	o you ic information n, including whether y filed the returns x years	al support, child support, maintenance,	State: Local: , divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specification about their you alread and the tax Family support Examples: Past due No	o you ic information n, including whether y filed the returns x years	al support, child support, maintenance,	State: Local: , divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specification about their you alread and the tax Family support Examples: Past due No Yes. Give specification Other amounts some	o you ic information n, including whether y filed the returns x years or lump sum alimony, spousa ic information	al support, child support, maintenance,	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to ✓ No Yes. Give specification about their you alread and the tax Family support Examples: Past due ✓ No Yes. Give specification of the specification o	o you ic information n, including whether y filed the returns x years or lump sum alimony, spousa ic information	ments, disability benefits, sick pay, vac	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specification about their you alread and the tax Family support Examples: Past due No Yes. Give specification Other amounts son Examples: Unpaid w	o you ic information n, including whether y filed the returns x years or lump sum alimony, spousa ic information	ments, disability benefits, sick pay, vac	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Debt	tor 1 Jessica	N	Woods	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance po Examples: Health, disability		ngs account (HSA); credit,	nomeowner's, or renter's insurance	
	Yes. Name the insurar of each policy and list	ce company	any name:	Beneficiary:	Surrender or refund value:
32.				cy, or are currently entitled to receive	
33.		cies, whether or not you have oyment disputes, insurance of		a demand for payment	
34.	Other contingent and un to set off claims No Yes. Describe	liquidated claims of every i	nature, including counter	claims of the debtor and rights	
35.	Any financial assets you No Yes. Describe	did not already list			
36.		II of your entries from Part		or pages you have attached 	\$14250.00
Part	5: Describe Any Busi	ness-Related Property	You Own or Have an I	nterest In. List any real estate in Par	t1.
37.	Do you own or have any No. Go to Part 6. Yes. Go to line 38.	legal or equitable interest i	in any business-related p	!	Current value of the cortion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or o	commissions you already ea	arned	•	
39.	Office equipment, furnisi Examples: Business-related No Yes. Describe		ms, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, elec	tronic devices

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Deb	tor 1 Jessica	N	Woods	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you	use in business, and tools of yo	ur trade	
	✓ No				
	Yes. Describe				
41.	Inventory				
	✓ No				
	Yes. Describe				
	ш				
42.	Interests in partnersh	nips or joint ventures			
	✓ No				
	Yes. Give specific		Name of entity:	% of ownership:	
	information about				
	them				
					_
43.	Customer lists, mailing	g lists, or other compilati	ons		
	 No				
		include personally identifial	ole information (as defined in 11 L	ISC & 101(41A))2	
	Tes. Do your lists	include personally identifial	in omalion (as defined in 11 c	7.3.3. § 101(41 <i>A</i>)):	
	No				
	Yes. Desc	cribe			
	ш				
44.	Any business-related	property you did not alre	eady list		
	✓ No				
	Yes. Give specific		-		
	information				<u> </u>
					
					
					<u> </u>
			art 5, including any entries for		
for Pa	art 5. Write that numb	er here			
	Describe Δny F	arm- and Commercia	al Fishing-Related Property	You Own or Have an Interest In.	
Pari	If you own or have a	n interest in farmland, list it i	n Part 1.		
16	Do you own or have	any logal or equitable int	erest in any farm- or commerci	al fishing-related property?	
46.	Do you own or have a	any legal of equitable int	erest in any larin- or commerci	ar institute a property:	Current value of the
	✓ No. Go to Part 7.				portion you own?
	Yes. Go to line 47				Do not deduct secured claims
	_				or exemptions
47.	Farm animals	aultm, farm rained field			
	Examples: LIVESTOCK, p	ooultry, farm-raised fish			
	✓ No				
	Yes. Describe				

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Debt	tor 1 Jessica N	Woods	Case number (if known)	
	First Name Middle Name	Last Name		
48.	Crops-either growing or harvested			
	✓ No			
	Yes. Describe			
	Too. Describe			
49.	Farm and fishing equipment, implements, machine	erv. fixtures. and tools of trade		
	_	,		
	✓ No			
	Yes. Describe			
	Farm and fishing annuling about all and food			
50.	Farm and fishing supplies, chemicals, and feed			
	✓ No			
	Yes. Describe			
51.	Any farm- and commercial fishing-related property	y you did not already list		
	✓ No			
	Yes. Describe			
4	datable delle control of the form of the form Board			
	dd the dollar value of all of your entries from Part 6, art 6. Write that number here		you nave attached	
•	Tree that hamber here			
	December All December Very Comment Users	It Tht-V Did N	Lat List Abassa	
Part			IOI LISI ADOVE	
53.		already list?		
	Examples: Season tickets, country club membership			
	✓ No			
	Yes. Give specific			
	information			
- 4 A	dd tha dallan calca af all af caco antoir a from Dant 7	Marita that manula a barra		
54. A	dd the dollar value of all of your entries from Part 7.	. write that number here		<u></u>
Doub	8: List the Totals of Each Part of this Form			
Part	List the Totals of Each Part of this Form			
55 F	Part 1: Total real estate, line 2		•	
00.1	art it rotal rotal octato, into 2			
56 r	part 2 total vehicles, line 5			
		\$7550.00		
57. P	art 3: Total personal and household items, line 15	\$3600.00		
58. P	art 4: Total financial assets, line 36	\$14250.00		
50 F	Doub Er Total husiness valated avenuety line 45	ψ14230.00		
59. F	Part 5: Total business-related property, line 45			
60. F	Part 6: Total farm- and fishing-related property, line	52		
61. F	Part 7: Total other property not listed, line 54			
62. 1	Fotal personal property. Add lines 56 through 61			40545333
		\$25400.00	Copy personal property total	+ \$25400.00
				\$25400.00
63. T	otal of all property on Schedule A/B. Add line 55 + lin	ne 62		

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Fill in this information to identify your case:					
Debtor 1	Jessica	N	Woods		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number (If known)	-				

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	Part 1: Identify the Property You Claim as Exempt					
1.	Which set of exemptions are you claiming	•	, ,			
	You are claiming state and federal n	onbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)			
	You are claiming federal exemptions	s. 11 U.S.C. § 522(b)(2	2)			
2.	For any property you list on Schedule A/	B that you claim as e	xempt, fill in the information below.			
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption		
		Copy the value from Schedule A/B				
	Brief description: Dodge Dart, 2013, 2013 Dodge Dart Line from	\$7,550.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)		
	Schedule A/B: 03					
	Brief	ФСОО ОО	_	735 ILCS 5/12-1001(a)		
	description: Used Clothing	\$600.00	\$600.00			
	Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit	•		
3.	✓ No	ry 3 years after that for t	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?			

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Debtor 1 Jessica N Woods Case number (if known)
First Name Middle Name Last Name

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief description: Checking account, 5/3rd Bank Line from Schedule A/B: 17	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Checking account, Bank of America Line from Schedule A/B: 17	\$100.00	\$100.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Used Furniture Line from Schedule A/B: 06	\$1,300.00	\$1,300.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Used Electronics - 4 TV's, 1 laptop, 2 tablets, 1 game system, 2 cell phone	\$1,600.00	\$1,350.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 07 Brief description:	\$100.00	£100.00	735 ILCS 5/12-1001(b)
Misc Jewelry Line from Schedule A/B: 12		\$100.00 100% of fair market value, up to any applicable statutory limit	_
Brief description: Security deposit on rental unit, w/ landlord Line from Schedule A/B: 22	\$1,150.00	\$1,150.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: 401(k) or similar plan, 401K through employer Line from	\$13,000.00	\$13,000.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006

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		Du	cument Page 22 01	14		
Fill in this i	information to identify your ca	ase:		I		
Debtor 1	Jessica First Name	N Middle Name	Woods Last Name			
Debtor 2	Filst Name	Middle Name	Last Name			
(Spouse, if fili	First Name	Middle Name	Last Name			
United State	tes Bankruptcy Court for the:	Northern	District of Illinois			
Case num	ber		(State)			
Officia	al Form 106D			_		Check if this is a amended filing
Sche	dule D: Credit	ors Who Hav	ve Claims Secur	ed by Prop	erty	12/1
nore spacename and	e is needed, copy the Addition case number (if known). ny creditors have claims so No. Check this box and subnowers. Fill in all of the information	ecured by your properl nit this form to the court v	e are filing together, both are equalser the entries, and attach it to tay? vith your other schedules. You ha	this form. On the top	of any additional pag	
2. List sepa	Part 2. As much as possible, list	han one creditor has a part	ured claim, list the creditor claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
Cred 142 1 SAL City	ESTIGE FINANCIAL SVC ditor's Name 20 S 500 W Number Street T LAKE CITY UT 84115 State ZIP Code to owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Dodge Dart Value: \$7,5 As of the date you file, Contingent Unliquidated Disputed Nature of lien. Check a	the claim is: Check all that apply. If that apply. The claim is: Check all that apply. The claim is: Check all that apply. The claim is: Check all that apply.	<u>\$10,591.00</u>	\$7,550.00	\$3,041.00
	At least one of the debtors and another Check if this claim relates	Statutory lien (such Judgment lien from Other (including a right)				
	to a community debt e debt was <u>6/2016</u> urred	Last 4 digits of accour	nt number 3517			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$10,591.00

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Fill in th	nis information to identify your	case:			
Debtor	1 Jessica	N	Woods		
	First Name	Middle Name	Last Name		
Debtor					
(Spouse,	iffiling) First Name	Middle Name	Last Name		
United	States Bankruptcy Court for the	: Northern	District of Illinois		
		_	(State)		
Case n					
` ′					Check if this is an amended filing
Onic	ial Form 106E/F				⊔ °
Sch	edule E/F: Cr	editors Who	Have Unsec	ured Claims	12/15
other pa Form 10 claims t the enti known).	arty to any executory contract 16A/B) and on Schedule G: Exhat are listed in Schedule D: ries in the boxes on the left. If	ets or unexpired leases that recutory Contracts and Une Creditors Who Hold Claims Attach the Continuation Pa	could result in a claim. A expired Leases (Official Fo Secured by Property. If m	Iso list executory contracts rm 106G). Do not include an lore space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
Part 1:	List All of Your PRIORI	TY Unsecured Claims			
1. Do	any creditors have priority (ınsecured claims against y	ou?		
	No. Go to Part 2.				
	Yes.				
lis As	ted, identify what type of claim	it is. If a claim has both priorit ns in alphabetical order accord	y and nonpriority amounts, ding to the creditor's name.	list that claim here and show b If you have more than two pric	arately for each claim. For each claim oth priority and nonpriority amounts. writy unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Jessica Woods Case number (if known) First Name Last Name List All of Your NONPRIORITY Unsecured Claims Part 2: Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **V** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** American Web Loan 4.1 \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 522 N 14th St, Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Oklahoma 74601 Ponca City City Disputed State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Payday Loan Is the claim subject to offset? No Yes CAPITAL BANK, N.A. \$26.00 Last 4 digits of account number 2033 Nonpriority Creditor's Name When was the debt incurred? 3/2016 1 CHURCH ST Number Street As of the date you file, the claim is: Check all that apply. Contingent ROCKVILLE Marvland 20850 Unliquidated City Zip Code State Disputed Who incurred the debt? Check one. Debtor 1 only $\overline{}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? **✓** No City of Chicago - Parking and red Light Tickets 4.3 \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name Department of Revenue - PO Box 88292 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Illinois Chicago Disputed State Zip Code City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify **Tickets** Is the claim subject to offset? **✓** No

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 Debtor 1
 Jessica
 N
 Woods
 Case number (lif known)

 First Name
 Middle Name
 Last Name

After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
ComEd	— Last 4 digits of account number	\$800.00
Nonpriority Creditor's Name 3 Lincoln Center	When was the debt incurred?	
Number Street		
Bankruptcy Section	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Oakbrook Terrace Illinois 60181	Unliquidated	
City State Zip Code	Disputed	
Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
Check if this claim relates to a community debt	Other. Specify Unsecured	
Is the claim subject to offset? No Yes	_	
COMENITYBANK/VICTORIA	Last 4 digits of account number 1137	\$473.00
Nonpriority Creditor's Name 220 W SCHROCK RD	When was the debt incurred? 4/2017	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
WESTERVILLE Ohio 43081	Unliquidated	
City State Zip Code		
Who incurred the debt? Check one. Debtor 1 only	Disputed	
<u> </u>	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
At least one of the debtors and another	divorce that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	Other. Specify CreditCard	
✓ No		
Yes		
FIRST PREMIER BANK	Look Addinite of account number 0000	\$406.00
Nonpriority Creditor's Name	Last 4 digits of account number 9922	
Jefferson Capital Systems, LLC PO Box 7999 Number Street	When was the debt incurred? 3/2016	
	As of the date you file, the claim is: Check all that apply.	
c/o Kelly Lukason	Contingent	
Saint Cloud Minnesota 56302	Unliquidated	
City State Zip Code Who incurred the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
Check if this claim relates to a community debt	debts	
Is the claim subject to offset?	Other. Specify CreditCard	

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Debtor 1 Jessica N Woods Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page				
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim			
4.7	IL Tollway	Last 4 digits of account number	\$900.00			
	Nonpriority Creditor's Name 2700 Ogden Ave	When was the debt incurred?				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Downers Grove Illinois 60515	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt	Other. Specify Toll Violations				
	Is the claim subject to offset?					
	✓ No					
	Yes					
4.8	Peoples Gas Nonpriority Creditor's Name	Last 4 digits of account number	\$400.00			
	200 E. Randolph	When was the debt incurred?n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
	 	Contingent				
	Chicago Illinois 60601	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar				
	Check if this claim relates to a community debt	debts Other. Specify Unsecured				
	Is the claim subject to offset?					
	✓ No					
	Yes					
4.9	WEBBANK/FINGERHUT	Last 4 digits of account number 5442	\$1,302.00			
	Nonpriority Creditor's Name 6250 RIDGEWOOD RD	When was the debt incurred? 3/2016				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	SAINT CLOUD Minnesota 56303 City State Zip Code	Unliquidated				
	Who incurred the debt? Check one.	Disputed				
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or				
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar				
	Check if this claim relates to a community debt	debts				
	Is the claim subject to offset?	Other. Specify CreditCard				
	✓ No					
	Yes					

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Debtor ³	Jessica First Name		N Middle Name	Woods Last Name	Case number (if known)				
Part 3:	art 3: List Others to Be Notified About a Debt That You Already Listed								
col col	lection agency is tr lection agency here	ying to colle e. Similarly,	ect from you for a debt your for a debt you for a debt you have more than on	ou owe to someone else, li ne creditor for any of the d	t that you already listed in Parts 1 or 2. For example, if a ist the original creditor in Parts 1 or 2, then list the lebts that you listed in Parts 1 or 2, list the additional arts 1 or 2, do not fill out or submit this page.				
Arr Nar	nold Scott Harris			On which entry in Part	1 or Part 2 did you list the original creditor?				
111 W. Jackson # 600 Number Street		Line 4.3 of <i>(Cione):</i>	Tart I. Greaters with Therity encoured claims						
Ch Cit	icago y	Illinois State	60604 Zip Code	Last 4 digits of account	number				

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Debtor 1 Jessica N Woods Case number (if known)
First Name Middle Name Last Name

1 11 51 140	me made valle			
Part 4: Add t	he Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is mounts for each type of unsecured claim.	for s	tatistical reporting	purpo
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
iioiii i uit i	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.	C =	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$6,307.00	
	that amount here.		40.007.00	
	6i Total Add lines 6f through 6i	6i	\$6,307.00	

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Fill in this information to identify your case:						
Debtor 1	Jessica	N	Woods			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)		_				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	oany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Shabazz, Akeelal Name 1325 S Christian			Residential Lease, Debtor is Lessee, Year to Year - Residential Lease
	Number	Street		
	Chicago	Illinois	60623	
	City	State	Zip Code	

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		20	odinone i ago	30 00 01 1 1
Fill in this infor	mation to identify your	case:		
Debtor 1	Jessica	N	Woods	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the	: Northern	District of Illinois	
Case number			(State)	
(If known)	-			
				Check if this is a
				amended filing
Official	Form 106H			
	a III. Varre Ca	al a la ta wa		
Scneaui	e H: Your Co	aeptors		12/1
No Yes 2. Within the Idaho, Lou No. 0 Yes.	e last 8 years, have you uisiana, Nevada, New Mo Go to line 3. Did your spouse, form	exico, Puerto Rico, Texas, W	operty state or territory? /ashington, and Wisconsin alent live with you at the ti	y? (<i>Community property states and territories</i> include Arizona, California, sin.)
Ш	res. III WHICH COMINI	illy state or territory did yo	u iive !	Fill in the name and current address of that person.
	Name of your spouse,	former spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip Coc	ode
	•	-	-	r if your spouse is filing with you. List the person shown in line 2 ou have listed the creditor on <i>Schedule D</i> (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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Fill in this ir	nformation to identify	your case:					
Debtor 1 Debtor 2	Jessica First Name	N Middle Name	Wood Last N				eck if this is:
(Spouse, if filing	First Name	Middle Name	Last N	lame			An amended filing
United States the: Case numbe	s Bankruptcy Court for	Northern	_ District of III (S	inois State)			A supplement showing post-petition chapter 1 expenses as of the following date:
(If known)							MM / DD / YYYY
Official	Form 106I						
Schedu	ıle I: Your In	come					12/1
information spouse. If m number (if k	about your spouse. I	f you are separated and , attach a separate she y question.	d your spou	se is	not filing	with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
Fill in yo informat	ur employment		Debtor 1	l			Debtor 2
If you ha	ve more than one job, separate page with on about additional	Employment status Occupation	Emplo	mploy	red .		Employed Not Employed
	art time, seasonal, or oyed work.	Employer's name	Borgwarn	er Tra	nsmission	Systems LLC	
Occupati	on may include student naker, if it applies.	Employer's address	700 25th Number St		ıe		Number Street
			Bellwood City		Illinois State	60104 Zip Code	City State Zip Code
		How long employed there?					
	ive Details About N	-	n. If you have	nothi	ing to repo	ort for any line, v	vrite \$0 in the space. Include your non-filing
spouse unle	ess you are separated.	-					
	ur non-filing spouse have e, attach a separate she		combine the	intori			or that person on the lines below. If you need For Debtor 2 or
		ary, and commissions (befo , calculate what the monthly		2.	For D	\$4,496.22	non-filing spouse
3. Estima	te and list monthly ove	rtime pay.		3.		+ \$0.00	
4. Calcula	ate gross income. Add li	ne 2 + line 3.		4.		\$4,496.22	

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Deb	tor 1Jessica First Name		Woods Last Name		Case number	r <i>(if</i>		
	First Name	Middle Name	Last Name		known) For Debtor 1	For Debtor 2 or non-filing spouse		
Co	opy line 4 here		→	4.	\$4,496.22			
	st all payroll dedu							
		and Social Security deductions		5a.	\$779.44			
5	b. Mandatory con	tributions for retirement plans		5b.	\$0.00			
5	c. Voluntary contr	ibutions for retirement plans		5c.	\$0.00			
5	d. Required repay	ments of retirement fund loans		5d.	\$0.00			
5	e. Insurance			5e.	\$171.90			
51	f. Domestic suppo	rt obligations		5f.	\$0.00			
5	g. Union dues			5g.	\$0.00			
5	h. Other deductio	ns. Specify: Health Savings Account		5h. +	\$166.66 +			
6. A c +5h.		uctions. Add lines 5a + 5b + 5c + 5d + 5e +5	of + 5g	6.	\$1,118.00			
7. C a	alculate total mon	hthly take-home pay. Subtract line 6 from line	e 4.	7.	\$3,378.22			
8. Li :	st all other incom	e regularly received:						
8:	business, profes	•						
	gross receipts, or	nt for each property and business showing rdinary and necessary business expenses, and	t		,			
	the total monthly			8a.	\$0.00			
	b. Interest and div			8b.	\$0.00			
8	dependent regu	-						
		spousal support, child support, maintenance, nt, and property settlement.	,	8c.	\$0.00			
8	d. Unemployment	compensation		8d.	\$0.00			
8	e. Social Security			8e.	\$0.00			
81	Include cash assi cash assistance t	ent assistance that you regularly receive stance and the value (if known) of any non- hat you receive, such as food stamps (benefits mental Nutrition Assistance Program) or s		8f.	\$0.0 <u>0</u>			
8	g. Pension or reti	rement income		8g.	\$0.00			
8	h. Other monthly	income. Specify: Anticipated Tax Refund		8h. +	\$345.00 +			
9. A c	dd all other incom	e Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g -	+ 8h.	9.	\$345.00			
		income. Add line 7 + line 9. e 10 for Debtor 1 and Debtor 2 or non-filing sp		10.	\$3,723.22 +		=	\$3,723.22
In fri	clude contributions iends or relatives.	ular contributions to the expenses that you s from an unmarried partner, members of your mounts already included in lines 2-10 or amounts	r househol	d, your	dependents, your roomn	•		
S	pecify:						11. +	\$0.00
		the last column of line 10 to the amount in the Summary of Schedules and Statistical Su				,	12.	\$3,723.22
**	and amount of	carmany or correction and statistical ou	ury Or	Jonann		, it applied	ļ	Combined monthly income
13.	No.	ncrease or decrease within the year after	you file th	nis form	?			-
L	Yes. Explain:							

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		Docu	illielit Page 33 01 72	•		
Fill in this info	rmation to identify	/ your case:				
Debtor 1	Jessica	N	Woods			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
United States I	Bankruptcy Court		District of Illinois	A supplement s expenses as of		t-petition chapter 13 g date:
Case number			(State)			
(If known)			_	MM / DD / YYYY	γ	
Official	Form 10	6J				
		Expenses				12/1
information. If (if known). Ans						
1. Is this a jo		useriolu				
	o to line 2					
		in a separate household?				
	_	in a separate nousenolu:				
ļ ļ	No Palatana	and the Official Fermi 400 LO. France	one (an Orange Harris II at Dale)	0		
		must file Official Forms 106J-2, <i>Expen</i>	ises for Separate Housenold of Debt	or 2.		
_	ve dependents?	No				
Do not list I Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does de with you	pendent live
			Child	14 years	No.	
					✓ Yes.	
			Child	8 years	☐ No.	
					✓ Yes.	
	penses include of people other	No				
than						
yourself an dependent	•	Yes				
Part 2: Esti	mate Your Ong	going Monthly Expenses				
	of a date after th	your bankruptcy filing date unless y e bankruptcy is filed. If this is a sup		-		=
	•	n non-cash government assistance i luded it on Sc <i>hedule I: Your Incom</i> e	-			Your expenses
	I or home owners or the ground or lo	ship expenses for your residence. In pt. 4.	clude first mortgage payments and		4.	\$1,150.00
If not inc	luded in line 4:					
4a. Real e	estate taxes				4a	\$0.00
4b. Prope	ertv. homeowner's	, or renter's insurance			4h	\$0.00

\$0.00

\$0.00

4c.

4d.

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Jessica N Woods Case number (if known)
First Name Middle Name Last Name

I IIST NATIFE WILDLING LAST NATIFE		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$160.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$350.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$800.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$190.00
10. Personal care products and services	10.	\$180.00
11. Medical and dental expenses	11.	\$150.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$228.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$120.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.	10	**
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	200	00.00
20b. Real estate taxes.	20a 20b	\$0.00 \$0.00
20c. Property, homeowner's, or renter's insurance	200 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	200 20d	\$0.00
20e. Homeowner's association or condominium dues		
255. Tellise Tillis & december of Condominating date	20e	\$0.00

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Debtor 1			N	Woods	Case number (if known)			
	First Na	me	Middle Name	Last Name				
21. Othe	r. Specit	fy:				21		\$0.00
22. Calc	ulate y	our monthly expenses.						\$3,328.00
		s 4 through 21.					_	\$0.00
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2							\$3,328.00
22c. /	Add line	22a and 22b. The result	is your monthly exp	enses.		22.		
23. Calc ı	ılate yo	ur monthly net income	•					
23a. (Copy lin	e 12 (your combined mo	nthly income) from S	Schedule I.		23a		\$3,723.22
23b.	Сору ус	our monthly expenses fro	m line 22 above.			23b	_	\$3,328.00
		your monthly expenses	, ,	ncome.				\$395.22
	The resi	ult is your monthly net in	come.			23c		
24. Do y	ou expe	ect an increase or decre	ease in your expens	ses within the year after	you file this form?			
-	•			-				
				oan within the year or do y nodification to the terms of				
7 1	No							
□,	res -							
		Explain here:						

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Fill in this information to identify your case:					
Debtor 1	Jessica	N	Woods		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below		
Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?	
✓ No		
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
Under penalty of perjury, I declare that I have read the summary that they are true and correct.	y and schedules filed with this declaration and	
🗶 /s/ Jessica Woods	×	
Signature of Debtor 1	Signature of Debtor 2	
Date 7/16/2018	Date MM/DD/VVV	
Signature of Debtor 1	Signature of Debtor 2	

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Case number (If known) Official Statemer Be as complet information. If number (if known)	Jessica First Name First Name Sankruptcy Court for the sankruptcy Cou	al Affairs ossible. If two n	Name for Indi	ple are filing t	e is e)			Check if this is a amended filing
(Spouse, if filing) United States B Case number (If known) Official Statemer Be as complet information. If number (if known) Part 1: Give	First Name Sankruptcy Court for the Form 107 nt of Financi te and accurate as p f more space is need own). Answer every	Middle Northern Al Affairs ossible. If two rided, attach a sep	Name for Indi	Last Name District of Illinoi (State	e is e)			
(Spouse, if filing) United States B Case number (If known) Official Statemer Be as complet information. If number (if known) Part 1: Give	Form 107 nt of Financi te and accurate as p f more space is need own). Answer every	al Affairs ossible. If two rided, attach a sep	for Indi	District of Illinoi (State	is e)			
Case number (If known) Official Statemer Be as complet information. If number (if known)	Form 107 nt of Financi te and accurate as p f more space is need own). Answer every	al Affairs ossible. If two n	for Indi	viduals l	e)			
Official Statemer Be as completinformation. If number (if known)	nt of Financi te and accurate as p f more space is need own). Answer every	ossible. If two n led, attach a sep	narried peo	viduals I	<u> </u>			
Official Statemer Be as complet information. If number (if known and part 1: Give	nt of Financi te and accurate as p f more space is need own). Answer every	ossible. If two n led, attach a sep	narried peo	ple are filing t	Filing for I			
Statemer Be as complet information. If number (if kno	nt of Financi te and accurate as p f more space is need own). Answer every	ossible. If two n led, attach a sep	narried peo	ple are filing t	Filing for I			
Be as complet information. If number (if known part 1: Give	te and accurate as p f more space is need own). Answer every	ossible. If two n led, attach a sep	narried peo	ple are filing t	Filing for I			
Be as complet information. If number (if known part 1: Give	te and accurate as p f more space is need own). Answer every	ossible. If two n led, attach a sep	narried peo	ple are filing t	i iiiiig ioi i	⊰ankru	ntcv	04/1
	Details About You				. On the top of a	re equally r	esponsible for s	supplying correct your name and case
		r Marital Status	s and Wher	re You Lived	Before			
1. What is y	your current marital s	tatus?						
Mar	ried							
✓ Not	married							
2. During tl	he last 3 years, have y	you lived anywhe	re other thai	n where you liv	ve now?			
	List all of the places	you lived in the la		o not include v	vhere you live nov	v.		Dates Debtor 2 lived there
					Same as D	ebtor 1		Same as Debtor 1
501	Preston Drive							_
	nber Street		From 0		Number Street			From
			To <u>0</u> :	3/2018				To
Bolin City	ngbrook Illinois State	60440 Zip Code			City	State	Zip Code	
		<u> </u>			Same as D			Same as Debtor 1
230	Diane Ln							_
	nber Street		From 1	0/2016	Number Street			From
			To 0	8/2017	-			To
Bolin City	ngbrook Illinois State	60440 Zip Code			City	State	Zip Code	
Oity	State	Zip Oode			Oity	Giale	Zip Code	

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Debtor 1 Jessica Woods Case number (if known) First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages, $\overline{\mathbf{A}}$ Wages, \$34500.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$54000.00 For last calendar year: commissions, commissions, (January 1 to December 31, 2017 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$54000.00 For the calendar year before that: commissions, commissions, (January 1 to December 31, 2016) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2017 YYYY For the calendar year before that: (January 1 to December 31, 2016

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Woods Debtor 1 Jessica Case number (if known) First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Was this payment Total amount paid Amount you still owe for Mortgage 6/2018 \$790.00 \$1000.00 City of Chicago - Parking and red Light **Tickets** Car Creditor's Name Credit card Department of Revenue - PO Box 88292 Number Street Loan repayment Suppliers or Chicago Illinois 60680 vendors City State Zip Code Other ◪ Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or

vendors
Other

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	essica		N	Woo		Case number (if known)
Fir	rst Name		Middle Name	Last	Name		
iders pora ent, i	s include your ations of which	relatives; ar you are ar for a busine	ny general partners n officer, director, p ess you operate as	; relatives of any goerson in control, o	eneral partners; par or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
No Ye	o es. List all pay	ments to a	ın insider.				
_				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insi	sider's Name						
Nur	mber Street						
City	у	State	Zip Code				
Insi	sider's Name						
Nur	mber Street						
City	у	State	Zip Code				
Vithin nsider		you filed	for bankruptcy, d	lid you make any	payments or trans	sfer any property o	n account of a debt that benefited an
nclude	payments on	debts guar	ranteed or cosigne	d by an insider.			
☑ No ☐ Ye:		ments that	benefited an insi	der.			
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insi	sider's Name						
	mber Street						
City	у	State	Zip Code				
Insi	sider's Name						
Nur	mber Street						
City	у	State	Zip Code				

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Woods Debtor 1 Jessica Case number (if known) First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property 2013 Dodge Dart \$7550 6/2018 City of Chicago - Parking and red Light Tickets Creditor's Name Explain what happened Department of Revenue - PO Box 88292 Number Street Property was repossessed. Property was foreclosed. Illinois 60680 Chicago Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed.

City

State

Zip Code

Property was garnished.

Property was attached, seized, or levied.

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Debt	tor 1	Jessica	N	Woods	Case number (if known)	ı	
		First Name	Middle Name	Last Name			_
11.		thin 90 days before you filed f counts or refuse to make a pa			k or financial institution,	set off any amou	nts from your
	✓	No Yes. Fill in the details.					
		1		Describe the action the c	reditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
				Last 4 digits of account nun	nber: XXXX-		
		City State	Zip Code				
12.		hin 1 year before you filed for pointed receiver, a custodian,		y of your property in the pos	ssession of an assignee fo	r the benefit of c	ereditors, a court-
	✓	No Yes					
Part	5:	List Certain Gifts and Cor	ntributions				
13.	Wi	ithin 2 years before you filed f	for bankruptcy, did y	ou give any gifts with a tota	I value of more than \$600) per person?	
	∠	No Yes. Fill in the details for eac	ch gift.				
		Gifts with a total value of m per person	ore than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave th	e Gift				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person to Whom You Gave th	e Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to you					

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Deb		Jessica	N	Woods	Case number (if know	n)	
		First Name	Middle Name	Last Name			
11	\A/;+	hin 2 voore hefere vou file	d for bonkruntov, did	vou give ony gifte or contrib	hutiana with a tatal value	of more than \$600	to ony obority?
14.	WIL	nin 2 years before you life	d for bankruptcy, did	you give any gifts or contril	outions with a total value (n more than \$600	to any charity?
	✓	No					
		Yes. Fill in the details for	each gift or contributi	on.			
		Gifts or contributions to	charities	Describe what you con	tributed	Date you	Value
		that total more than \$60	00			contributed	
		Charity's Name		-			
				_			
		Number Street		-			
				_			
		City State	Zip Code				
Dow	G.	List Certain Losses					
Part	O:	List Gertain Losses					
4-	147:11	-i 4 b f f			alial lana aurabium basa	f 11ft fine	
15.		nin i year belore you illed ibling?	i for bankruptcy or sii	nce you filed for bankruptcy	, ala you lose anything bed	ause of their, lire,	other disaster, or
	_						
	✓	No					
		Yes. Fill in the details.					
		Describe the property yo	ou lost and	Describe any insurance		Date of your	Value of property
		how the loss occurred		Include the amount that		loss	lost
				pending insurance claims A/B: Property.	s on line 33 of <i>Schedule</i>		
				A.D. Hoperty.			
Part	7:	List Certain Payments	or Transfers				
	Incl	No	tcy petition preparers, c	or credit counseling agencies fo	or services required in your b	ankruptcy.	
	✓	Yes. Fill in the details.					
				Description and value of	f any property	Date payment	Amount of
				transferred		or transfer	payment
		0 11 5				was made	Φ0.00
		Semrad Law Firm Person Who Was Paid		Attorney's Fee - 0.00		7/16/2018	\$0.00
		20 S. Clark Street					
		Number Street		•			
		28th Floor					
			20000	•			
		Chicago Illinois City State	60603 Zip Code				
		Oity State	Zip Oode				
		Email or website address		•			
		Person Who Made the Pay	ment, if Not You				
		-					
		Person Who Was Paid					
		Number Street					
		-		•			
		City State	Zip Code				
		July State	21p 0006				
		Email or website address					
		Person Who Made the Pay	mont if Not Va				
		Person who Mage the Pay	ment. If NOT YOU				

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Debtor	r 1 Jessica N		Woods	Case number (if known)		
	First Name Middle	e Name	Last Name			
h	Within 1 year before you filed for bankri lelp you deal with your creditors or to lo not include any payment or transfer tha	make payme	ents to your creditors?	oehalf pay or transfer	any property to anyo	one who promised to
[✓ No					
	Yes. Fill in the details.					
			Description and value of any p transferred	property	Date A payment or transfer was made	mount of payment
	Person Who Was Paid					
	Number Street					
	City State Zip	o Code				
Ir	he ordinary course of your business or nolude both outright transfers and transfer that you have already listed o	rs made as se	ecurity (such as the granting of a sec	curity interest or mortga	ge on your property).	Do not include gifts
	Yes. Fill in the details.					
			Description and value of prope transferred		y property or ceived or debts paid	Date transfer was made
	Person Who Received Transfer					
	Number Street					
	City State Zip Person's relationship to you	o Code				
	Person Who Received Transfer					
	Number Street					
	City State Zip Person's relationship to you	Code				
b	Vithin 10 years before you filed for ban beneficiary? These are often called asset-protection de		you transfer any property to a sel	If-settled trust or sim	ilar device of which	you are a
	✓ No	ŕ				
L	Yes. Fill in the details.		Description and value of the	property transferred		Date transfer was made
	Name of trust					

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Woods Debtor 1 Jessica Case number (if known) First Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street

City

State

State

7in Code

Citv

Zip Code

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Woods Debtor 1 Jessica Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

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Debt		Jessica		N	Woods	Case nun	nber (if known)	
		First Name		Middle Name	Last Name			
26.	Hav	e you been a part	y in any judic	ial or administr	rative proceeding unde	r any environmental la	aw? Include settlements and orde	ers.
		No Yes. Fill in the det	ails.					
	ш				Court or agency	Na	ature of the case	Status of the
		Case title						Case
					Court Name			Pending
		Case number			NumberStreet			On appeal
					City State	Zip Code		Concluded
Part	11:	Give Details Al	oout Your B	Susiness or Co	onnections to Any Bu	usiness		
27.	Witl	nin 4 years before	you filed for	bankruptcy, dic	d you own a business o	r have any of the follow	wing connections to any business	?
		A sole propri	etor or self-e	mployed in a tra	ade, profession, or othe	er activity, either full-tin	ne or part-time	
		_			LC) or limited liability p	artnership (LLP)	·	
		A partner in a			vo of a corporation			
					ve of a corporation equity securities of a cor	rporation		
	✓	No. None of the a	above applies	s. Go to Part 12				
	Ħ				details below for each	business.		
					Describe the nat	ure of the business	Employer Identification n include Social Security n	
		Business Name			_		EIN:	
		Number Street			_		Dates business existed	
		City	State	Zip Code	Name of account	tant or bookkeeper	From To	
		,		_μ			10	
					Describe the nat	ure of the business	Employer Identification n include Social Security n	
		Business Name			_		EIN:	
		Number Street			_		Dates business existed	
		City	State	Zip Code	Name of account	tant or bookkeeper	From To	
					Describe the nat	ure of the business	Employer Identification n include Social Security n	
		Business Name			_		EIN:	
		Number Street			Name of account	tant or bookkeeper	Dates business existed	
		City	State	Zip Code		or bookkeeper	From To	

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Deb	tor 1 Jessica		N	Woods	Case number (if known)
	First Name		Middle Name	Last Name	
28.	Within 2 years creditors, or o		r bankruptcy, did y	ou give a financial statem	ent to anyone about your business? Include all financial institutions,
		the details below.			
				Date issued	
	Name			MM/DD/YYYY	_
	Name			WWW, BB/ TTTT	
	Number	Street		_	
	City	State	Zip Code	<u> </u>	
	•		2.p 0000		
Part	Sign Bel	ow			
t	true and correct	t. I understand tha	t making a false sta	atement, concealing prop	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	×	/s/ Jessica Woo	nde		×
		Signature of Debto			Signature of Debtor 2
		Date 7/16/2018			Date
ı	Did you attach a	idditional pages to	Your Statement o	f Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
ı	✓ No				
i	Yes				
ı	Did you pay or a	gree to pay someo	ne who is not an a	ttorney to help you fill out	bankruptcy forms?
[√ No				
İ	Yes. Name o	f person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Nortnern i	District of Illinois				
In re	Jessica N Woods		Case No.				
	Debtor			(If known)			
			Chapter _	Chapter 13			
	DISCLOSURE OF	COMPENSA	TION OF ATTORNE	Y FOR DEBTOR			
1.	Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing	of the petition in bankruptcy, or agi	reed to be paid to me, for services			
	For legal services, I have agreed to ac	ccept		\$4,000.00			
	Prior to the filing of this statement I have received						
	Balance Due			\$4,000.00			
2.	. The source of the compensation paid	d to me was:					
	Debtor	Other (s	pecify)				
3.	. The source of the compensation paid	d to me is:					
	Debtor	Other (s	pecify)				
4.	4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.						
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.						
5.	 In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; 						
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;						
	c. Representation of the debtor	at the meeting of cred	litors and confirmation hearing, and	d any adjourned hearings thereof;			
	d. Representation of the debtor	in adversary proceedi	ngs and other contested bankrupto	y matters;			
6.	. By agreement with the debtor(s), the	above-disclosed fee o	loes not include the following servi	ces:			
		CEF	RTIFICATION				
	certify that the foregoing is a complet or(s) in this bankruptcy proceedings.	e statement of any ag	reement or arrangement for payme	nt to me for representation of the			
	7/16/2018		/s/ Mike Miller				
	Date		Signature of Attorney				
			Semrad Law Firm				
			Name of law firm				

B2030 (Form 2030) (12/15)

ln:

UNITED STATES BANKRUPTCY COURT.

Northern District of Illinois

e Jessica N Woods	Case No.					
Debtor		(If known)				
	Chapter	Chapter 13				
DISCLOSURE OF COMPENSA	ATION OF ATTORNEY	FOR DEBTOR				
 Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b compensation paid to me within one year before the filing rendered or to be rendered on behalf of the debtor(s) in control 	g of the petition in bankruptcy, or agreed	to be paid to me, for services				
For legal services, I have agreed to accept		\$4,000.00				
Prior to the filing of this statement I have received	w.	\$0.00				
Balance Due		\$4,000.00				
2. The source of the compensation paid to me was:						
Debtor Other ((specify)					
3. The source of the compensation paid to me is:						
Debtor Other ((specify)					
4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.						
I have agreed to share the above-disclosed compens members or associates of my law firm. A copy of the the people sharing in the compensation, is attached.	agreement, together with a list of the nar					
5. In return for the above-disclosed fee, I have agreed to ren	nder legal service for all aspects of the ba	nkruptcy case, including:				
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;						
b. Preparation and filing of any petition, schedules,	statements of affairs and plan which may	y be required;				
c. Representation of the debtor at the meeting of cre	editors and confirmation hearing, and an	y adjourned hearings thereof;				
d. Representation of the debtor in adversary proceed	dings and other contested bankruptcy ma	atters;				
6. By agreement with the debtor(s), the above-disclosed fee	does not include the following services:	:				
CE	ERTIFICATION					
I certify that the foregoing is a complete statement of any a lebtor(s) in this bankruptcy proceedings.	agreement or arrangement for payment to	o me for representation of the				
7/16/2018	/s/ Mike Miller					
Date	Signature of Attorney					
	Semrad Law Firm					
-	Name of law firm					



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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN C. ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$43.23 for expenses, leaving a balance due of \$4,353.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Debtor(s)	Attorney for Debtor(s)
George Strop	/s/ Mike Miller
/s/ Jessica Woods	
Signed:	
Date: 7/16/2018	

Do not sign if the fee amounts at top of this page are blank.

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

Dear Jessica Woods,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may lower that amount that the Firm will receive each month and increase the

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be \$395.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$0.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 6% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$213.00/mo.
- 3. Prestige Financial will be paid \$10,591.00 at 6.25% APR at a fixed monthly payment of \$182.00 per month.
- 4. General Unsecured Creditors will be paid 10% pro-rata after all other creditors.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

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THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

Accepted:

Jessica Woods

Date: 7/16/2018

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$43.23 for expenses, leaving a balance due of \$4,353.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	7/16/2018	
Signed:		
/s/ Jess	ica Woods	
		/s/ Mike Miller
Debtor(3)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Woods, Jessica N	Case No.		
	Debtor(s)	Odde NV.		
		Chapter.	Chapter13	
	VERIFICAT	TION OF CREDITOR MAT	TRIX	
Tł knowledge	he above named Debtors hereby verify tha e.	t the attached list of creditors is tr	rue and correct to the best of their	
Date:	7/16/2018	/s/ Woods, Jessi Woods, Jessica Signature of Deb	N	

PRESTIGE FINANCIAL SVC 1420 S 500 W SALT LAKE CITY, UT, 84115

WEBBANK/FINGERHUT 7075 Flying Cloud Dr Eden Prairie, MN, 55344

COMENITYBANK/VICTORIA 220 W SCHROCK RD WESTERVILLE, OH, 43081

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

CAPITAL BANK,N.A. 110 Gibraltar Rd Ste 130 Horsham, PA, 19044

ComEd 1919 Swift Drive Oak Brook, IL, 60523

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Arnold Scott Harris 111 W. Jackson # 600 Chicago, IL, 60604

IL Tollway PO Box 5544 Chicago, IL, 60608

American Web Loan 10026 S Mingo Rd Ste A Tulsa, OK, 74133

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Debtor 1 Jessica	N	Woods	Case number (if known)	
First Name	Middle Name	Last Name		
Part 6: Answer These Que	estions for Reporting Purpo	and the same of th		
16. What kind of debts do you have?	No. Go to line 16b Yes. Go to line 17. 16b. Are your debts primate	lual primarily for a persor rily business debts? <i>Bus</i> or investment or through	nal, family, or household siness debts are debts the the operation of the bus	purpose." at you incurred to obtain iness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid the	pter 7. Do you estimate that	t after any exempt property distribute to unsecured cr	is excluded and administrative editors?
unocourca or cartors.				I of 204 50 202
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,00 ☐ 5,001-10,0 ☐ 10,001-25,	00	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$10,000,00 \$50,000,00	1-\$10 million 01-\$50 million 01-\$100 million 001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?		\$10,000,00 \$50,000,00	1-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				*
For you	correct.	- A		oformation provided is true and oble, under Chapter 7, 11,12, or 13
	of title 11, United States Co under Chapter 7.	de. I understand the relie	f available under each ch	apter, and I choose to proceed
	out this document, I have ob I request relief in accordance	otained and read the noti	ce required by 11 U.S.C.	§ 342(b).
	I understand making a false connection with a bankrupto both. 18 U.S.C. §§ 152, 134	cy case can result in fines		ney or property by fraud in risonment for up to 20 years, or
	/s/ Jessica Woods Signature of Debtor 1	floorer 24 th	Signature of Debto	or 2
	Executed on7/16/20	018	Executed on _	
		/ DD / YYYY		MM / DD / YYYY

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Fill in this infor	mation to identify your o	case:	化学科技术		
Debtor 1	Jessica	N	Woods		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	<u> </u>	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	_	
Case number			(State)	^	
(If known)	М		-		
Official	Form 106De	20	V		Check if this is a amended filing
Official	FUIII TUUDE	5 C			g
Declarat	ion About an	Individual Debt	or's Schedules		12/1
If two married	people are filing togeth	er, both are equally respon	nsible for supplying correct	information.	
money or prop				king a false statement, concealing pro 3250,000, or imprisonment for up to 20	
Part 1: Sign	Below	•		¥	5
Did you p	ay or agree to pay som	eone who is NOT an attorn	ey to help you fill out bankı	ruptcy forms?	
Yes.	Name of person		Attach Bankruptcy Po Signature (Official Fo	etition Preparer's Notice, Declaration, and rm 119).	

Signature of Debtor 2

MM/DD/YYYY

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and

that they are true and correct.

X /s/ Jessica Woods
Signature of Debtor 1

Date 7/16/2018 MM/DD/YYYY

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Debto	or 1 Jessica	N	Woods	Case number (if known)			
	First Name	Middle Name	Last Name				
	Within 2 years before creditors, or other pa		ou give a financial state	ement to anyone about your business? Include all financial institutions,			
	✓ No Yes. Fill in the de	etails below.					
			Date issued				
	Name	<u> </u>	MM/DD/YYYY				
			_				
	Number Street						
	City	State Zip Code	-				
Part 1	12: Sign Below						
tr	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
	Signa	ture of Debtor 1		Signature of Debtor 2			
	Date	7/16/2018		Date			
Di	id you attach additio	nal pages to Your Statement of	Financial Affairs for Inc	dividuals Filing for Bankruptcy (Official Form 107)?			
IJ	No No						
Ë	Yes						
Di	d you pay or agree to	o pay someone who is not an at	torney to help you fill o	ut bankruptcy forms?			
V	No						
Ē	Yes. Name of perso	on		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Woods, Jessica N Debtor(s)	Case No	
		Chapter. Chapter13	
	VERIFICATIO	N OF CREDITOR MATRIX	
knowle		e attached list of creditors is true and correct to the best	of their
Date:	7/16/2018	Vs/ Woods, Jessica N Woods, Jessica N Signature of Debtor	2

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Debto	or 1 Jessica First Name	N Middle Name	Woods Last Name	Case number (if known)	
16.	Calculate the med	ian family income that applies to	you. Follow these step	s:	2
	16a. Fill in the state	in which you live.	Illinois		
	16b. Fill in the numb	ber of people in your household.	3		
		an family income for your state and s	W-C-11111111		\$80,233.00
	household using the link s	specified in the separate instructions f		d a list of applicable median income amounts, go online nay also be available at the bankruptcy clerk's office.	
17.	How do the lines c			to a special of the second special second se	
				s form, check box 1, <i>Disposable income is not determined ion of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1		Calculation of Dispo	eck box 2, Disposable income is determined under 11 sable Income (Official Form 122C-2). On line 39 of that	
Part	Calculate You	ur Commitment Period Under	11 U.S.C. §1325(I	p)(4)	
18.	Copy your total ave	erage monthly income from line 1	1.		\$5,400.07_
19.				is not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	
	19a. If the marital ad	djustment does not apply, fill in 0 on	line 19a.	*	-\$0.00
	19b. Subtract line	19a from line 18.			\$5,400.07
20.	Calculate your cur	rent monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.	***************************************			\$5,400.07
	Multiply by 12	(the number of months in a year).			x 12
	20b. The result is yo	our current monthly income for the ye	ear for this part of the f	orm.	\$64,800.84
	20c. Copy the medi	ian family income for your state and s	size of household from	line 16c.	\$80,233.00
21.	How do the lines c	ompare?			
		than line 20c. Unless otherwise orderiod is 3 years. Go to Part 4.	ered by the court, on the	ne top of page 1 of this form, check box 3, The	
		re than or equal to line 20c. Unless o ment period is 5 years. Go to Part 4.	therwise ordered by th	e court, on the top of page 1 of this form, check box	
Part	4: Sign Below				
	Divisionina have	Laborator de constituir de constituir de	-4.46 i-6		
	by signing here	, I declare under penalty of perjury the	at the information on t	his statement and in any attachments is true and correct.	
	🗶 /s/ Jessi	ca Woods	,	c	
	Signature o	f Debtor 1		Signature of Debtor 2	
	Date 7/16	/2018		Date	
	MM/	DD/YYYY		MM/DD/YYYY	
		17a, do NOT fill out or file Form 1220 17b, fill out Form 122C-2 and file it v		39 of that form, copy your current monthly income from line	e 14